

DEBIT CARD TERMS AND CONDITIONS

Person having Personal account with Manjushree Financial Institution Ltd. (hereinafter referred to as the "Manjushree") may avail ATM facility from the Automatic Teller Machine (herein after referred to as "ATM") in branches and/ or any ATM counters under SCT network where ATM are installed by using Manjushree Debit Card (herein after referred to as "CARD") subject to the following terms and conditions.

1. The Debit Card and the Personal Identification Number (herein after referred as "PIN") slips shall be issued to the Account Holder (Card Holder) at his/her sole risk and responsibility.
2. The card is not transferable and shall be used exclusively by the CARD HOLDER. The Card Holder undertakes to destroy the PIN slip after memorizing the PIN Number.
3. The Card Holder is allowed to withdraw cash within the arranged limit and make payment for his/her purchase to the merchant through Point of Sale (herein after referred to as "POS") by using this card.
4. The Card Holder will be provided following facilities through ATM with the help of this card.
 - a) *Cash Withdrawal*
 - b) *Fast Cash*
 - c) *Balance Enquiry*
 - d) *PIN Change*
5. The CARD HOLDER undertakes to notify Manjushree in writing of any loss, damage or theft of the card or disclosure of the PIN and hereby agrees to be liable for all the transactions made by the use of the card prior to the receipt of such written notice by Manjushree.
6. Manjushree shall debit the designated account of the CARD HOLDER for all transactions initiated including cash withdrawal by using the card. For this purpose, the CARD HOLDER irrevocably authorizes the Bank to debit his/her designated account affected through the use of his/her card.
7. Manjushree shall determine the minimum balance required to maintain in designated account of the CARD HOLDER for the use of ATM facility of Manjushree. The CARD HOLDER agrees to pay applicable ledger fee in case of withdrawal beyond such amount.
8. Manjushree shall debit the designated account for all fees and charges as determined by Manjushree relating to the Card and the services thereby provided.
9. Cash withdrawal from ATM will be dispensed only in Rs. 500/- and Rs. 1,000/- denominations or in any other denominations as decided by Manjushree management.
10. Wrong entry of PIN for three consecutive times while making cash withdrawal will automatically make the card in-operative. In such cases the CARD HOLDER will have to contact the concerned authority of Manjushree for making the card revalidated for operation.
11. Any mistake in the transaction slip has to be reported to Manjushree by the Card Holder immediately. The CARD HOLDER further undertakes to accept full responsibility for all transactions made by the use of the card whether or not made with his/her knowledge or authority and he /she shall accept Manjushree's record of transactions as binding for all purposes.
12. The Card issued to the CARD HOLDER shall remain, at all times, the property of Manjushree and shall be surrendered to Manjushree on demand. Manjushree at its sole discretion reserves the right, at any time, to cancel or withdraw the card or refuse to re-issue, renew or replace the card without assigning any reason.
13. Manjushree shall not be responsible in any way for non-availability of ATM services for any reason whatsoever and howsoever arising as a result of malfunctioning of the card or ATM, mechanical or power failure or otherwise.
14. Manjushree reserves the right to amend these terms and conditions at any time without prior notice to the CARD HOLDER and such amended terms and conditions shall be binding on to the Card Holder.
15. THE CARD HOLDER undertakes to indemnify Manjushree against all losses, damages, cost or expenses incurred and sustained by Manjushree due to the Card Holder's failure to observe any of the terms and conditions herein mentioned.

I have read understood and confirm my acceptance to above mentioned terms and conditions applicable to the issuance and use of Manjushree Financial Institution Limited Debit Card.

Name:

A/c No.

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Signature of Account Holder

Date: